FIG. 1

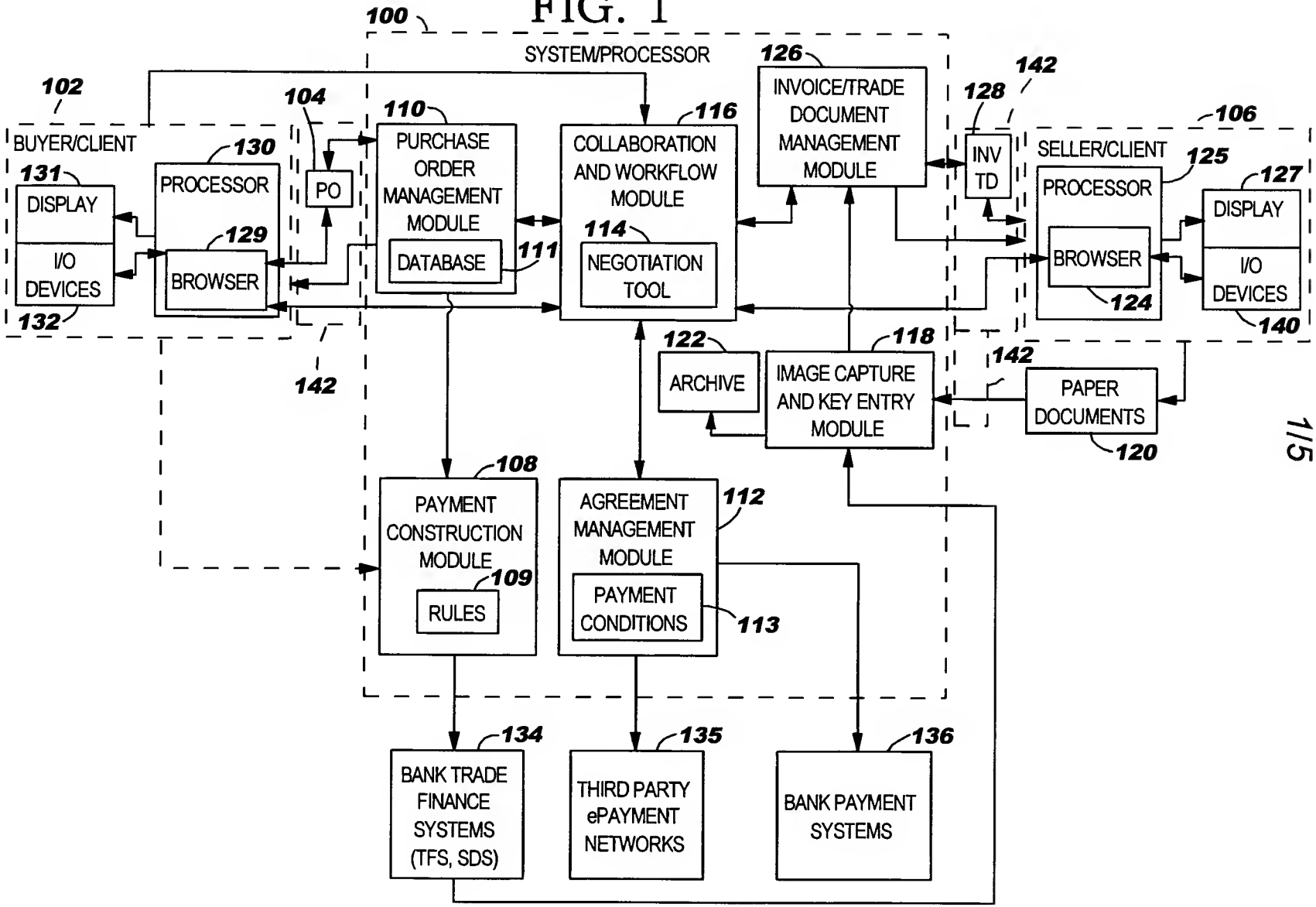

100
SYSTEM/PROCESSOR
102
BUYER/CLIENT
131
DISPLAY
I/O DEVICES
132
130
PROCESSOR
129
BROWSER
104
PO
142
110
PURCHASE ORDER MANAGEMENT MODULE
DATABASE
111
116
COLLABORATION AND WORKFLOW MODULE
114
NEGOTIATION TOOL
126
INVOICE/TRADE DOCUMENT MANAGEMENT MODULE
128
INV TD
142
106
SELLER/CLIENT
125
PROCESSOR
BROWSER
124
127
DISPLAY
I/O DEVICES
140
122
ARCHIVE
118
IMAGE CAPTURE AND KEY ENTRY MODULE
142
PAPER DOCUMENTS
120
108
PAYMENT CONSTRUCTION MODULE
109
RULES
112
AGREEMENT MANAGEMENT MODULE
PAYMENT CONDITIONS
113
134
BANK TRADE FINANCE SYSTEMS (TFS, SDS)
135
THIRD PARTY ePAYMENT NETWORKS
136
BANK PAYMENT SYSTEMS

FIG. 2A

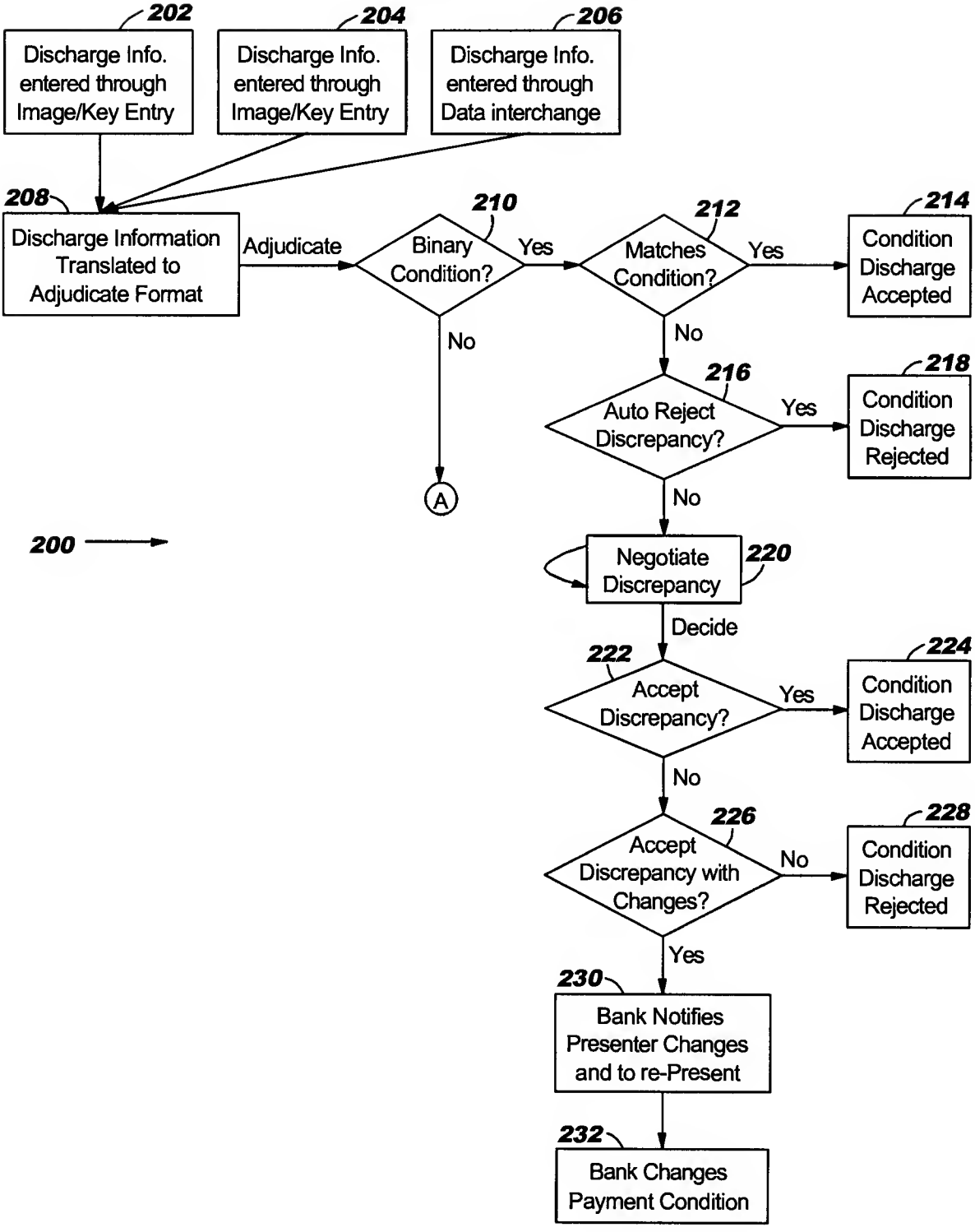

202
Discharge Info. entered through Image/Key Entry
204
Discharge Info. entered through Image/Key Entry
206
Discharge Info. entered through Data interchange
208
Discharge Information Translated to Adjudicate Format
Adjudicate
210
Binary Condition?
Yes
No
212
Matches Condition?
Yes
No
214
Condition Discharge Accepted
216
Auto Reject Discrepancy?
Yes
No
218
Condition Discharge Rejected
A
200
220
Negotiate Discrepancy
Decide
222
Accept Discrepancy?
Yes
No
224
Condition Discharge Accepted
226
Accept Discrepancy with Changes?
No
Yes
228
Condition Discharge Rejected
230
Bank Notifies Presenter Changes and to re-Present
232
Bank Changes Payment Condition

FIG. 2B

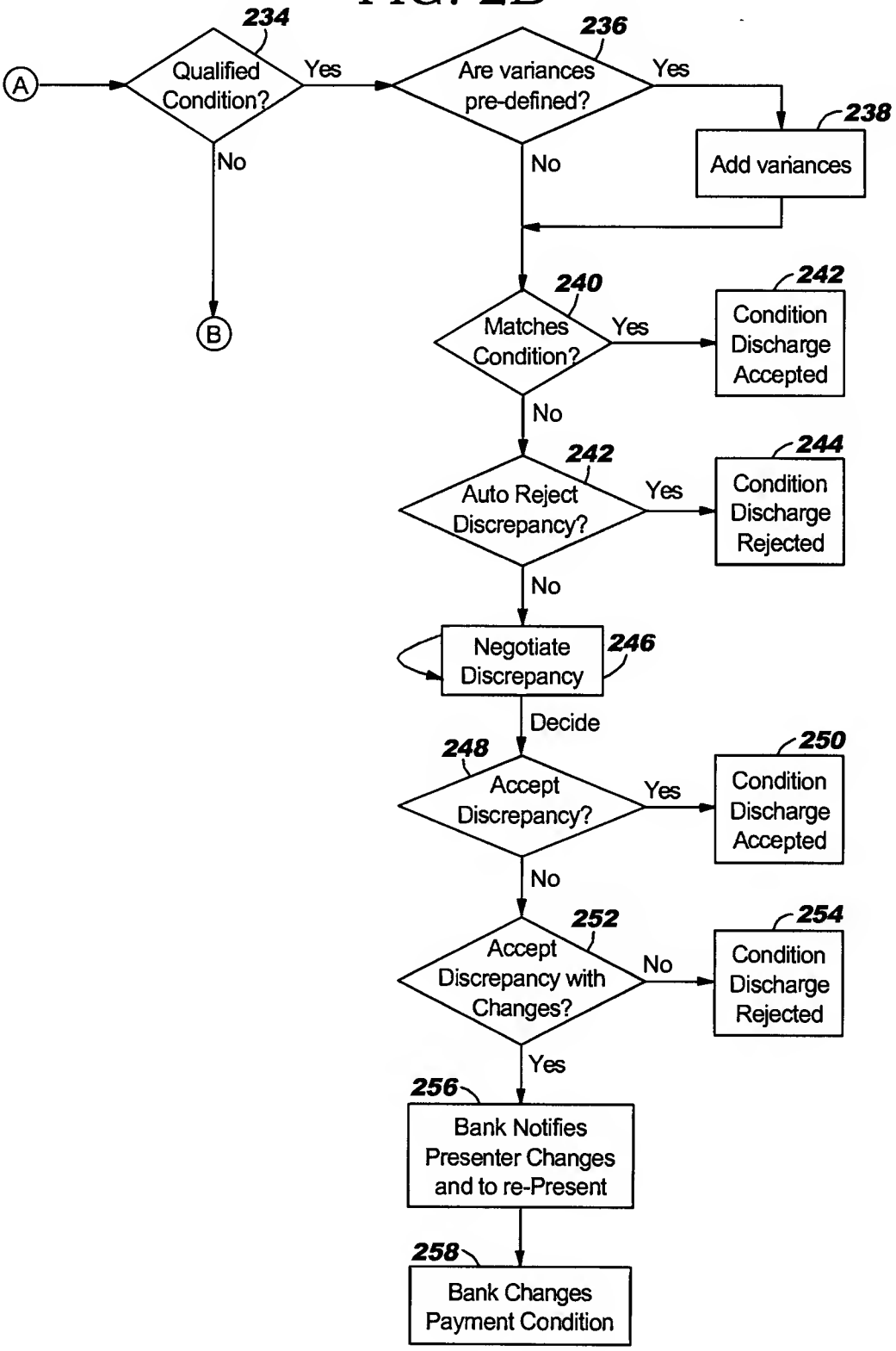

A
234
Qualified Condition?
Yes
No
B
236
Are variances pre-defined?
Yes
No
238
Add variances
240
Matches Condition?
Yes
242
Condition Discharge Accepted
No
242
Auto Reject Discrepancy?
Yes
244
Condition Discharge Rejected
No
246
Negotiate Discrepancy
Decide
248
Accept Discrepancy?
Yes
250
Condition Discharge Accepted
No
252
Accept Discrepancy with Changes?
No
254
Condition Discharge Rejected
Yes
256
Bank Notifies Presenter Changes and to re-Present
258
Bank Changes Payment Condition

FIG. 2C

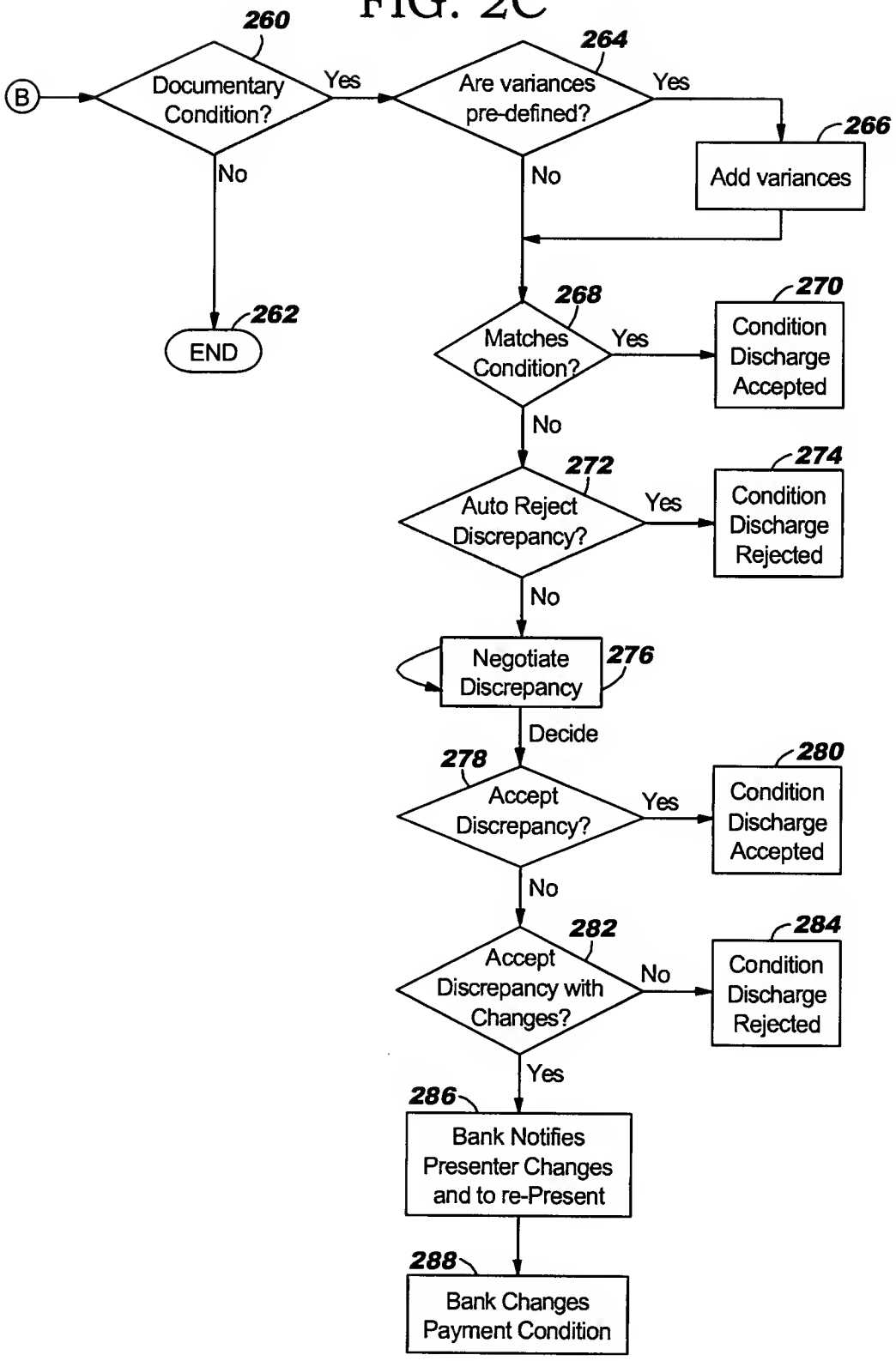
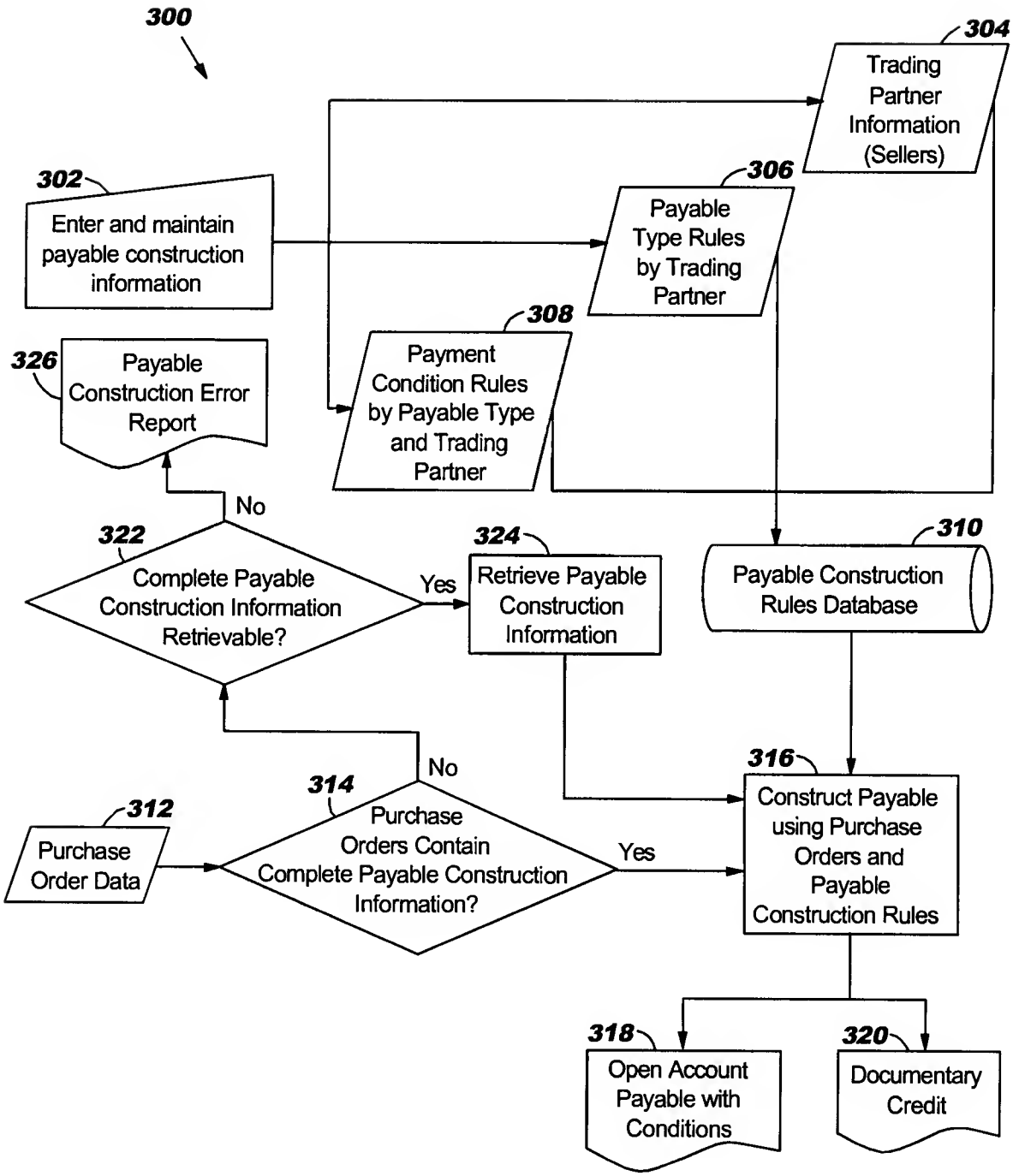

260
Documentary Condition?
B
Yes
No
264
Are variances pre-defined?
Yes
No
266
Add variances
262
END
268
Matches Condition?
Yes
270
Condition Discharge Accepted
No
272
Auto Reject Discrepancy?
Yes
274
Condition Discharge Rejected
No
276
Negotiate Discrepancy
Decide
278
Accept Discrepancy?
Yes
280
Condition Discharge Accepted
No
282
Accept Discrepancy with Changes?
No
284
Condition Discharge Rejected
Yes
286
Bank Notifies Presenter Changes and to re-Present
288
Bank Changes Payment Condition

FIG. 3


300
304
Trading Partner Information (Sellers)
302
Enter and maintain payable construction information
306
Payable Type Rules by Trading Partner
308
Payment Condition Rules by Payable Type and Trading Partner
326
Payable Construction Error Report
No
322
Complete Payable Construction Information Retrievable?
Yes
324
Retrieve Payable Construction Information
310
Payable Construction Rules Database
No
314
Purchase Orders Contain Complete Payable Construction Information?
312
Purchase Order Data
Yes
316
Construct Payable using Purchase Orders and Payable Construction Rules
318
Open Account Payable with Conditions
320
Documentary Credit